

FIG. 1

PHAN 66666666

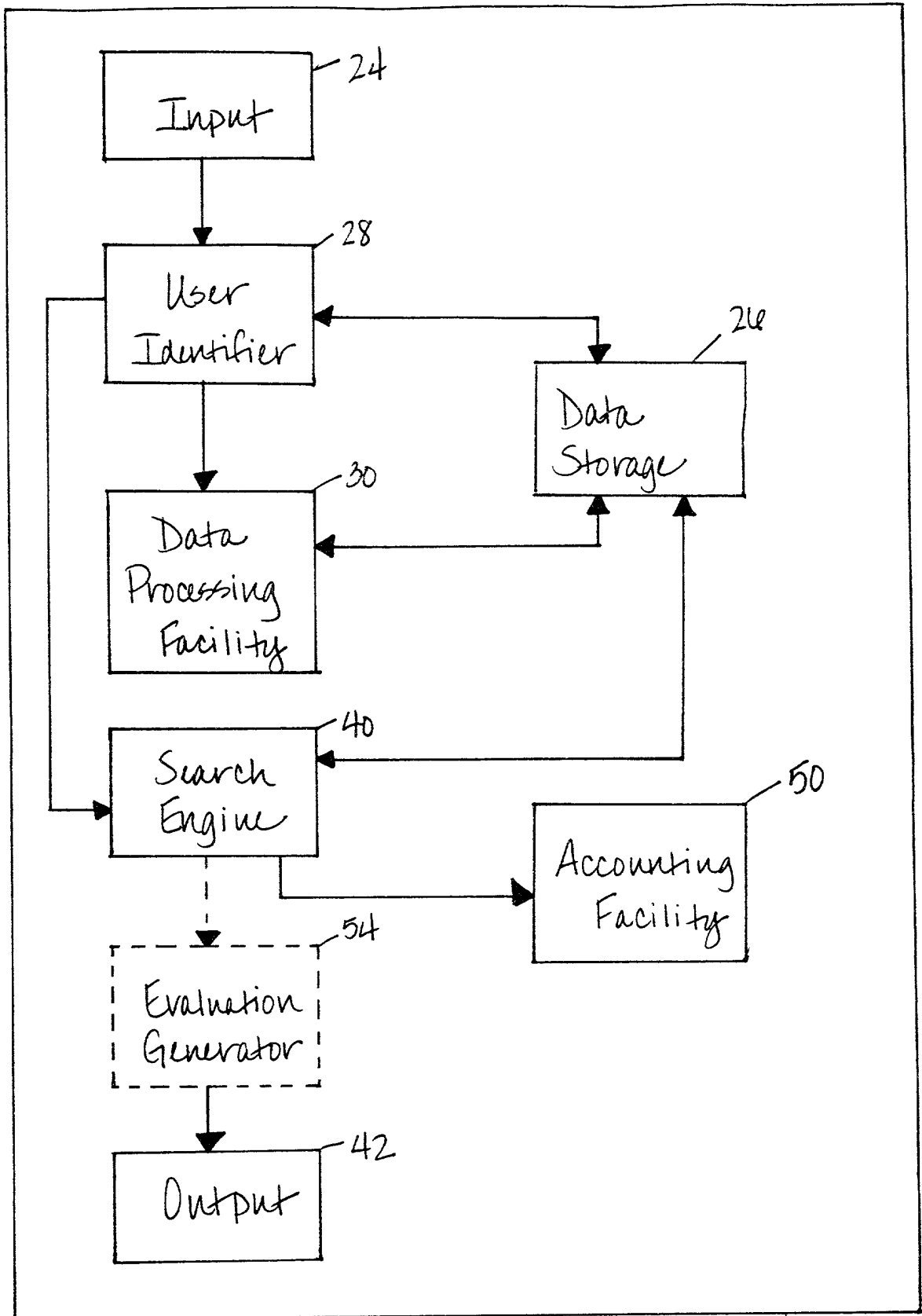


FIG. 2

PHAN 20060606

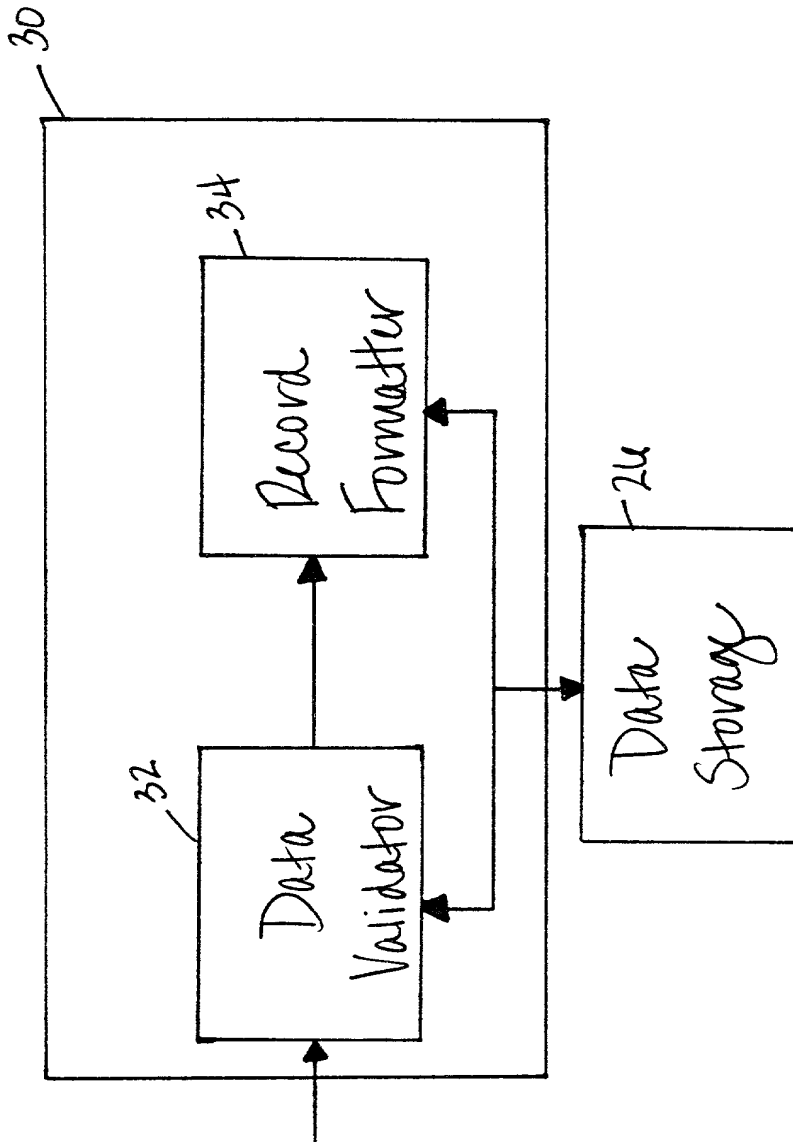


FIG. 3

Data Flow Process

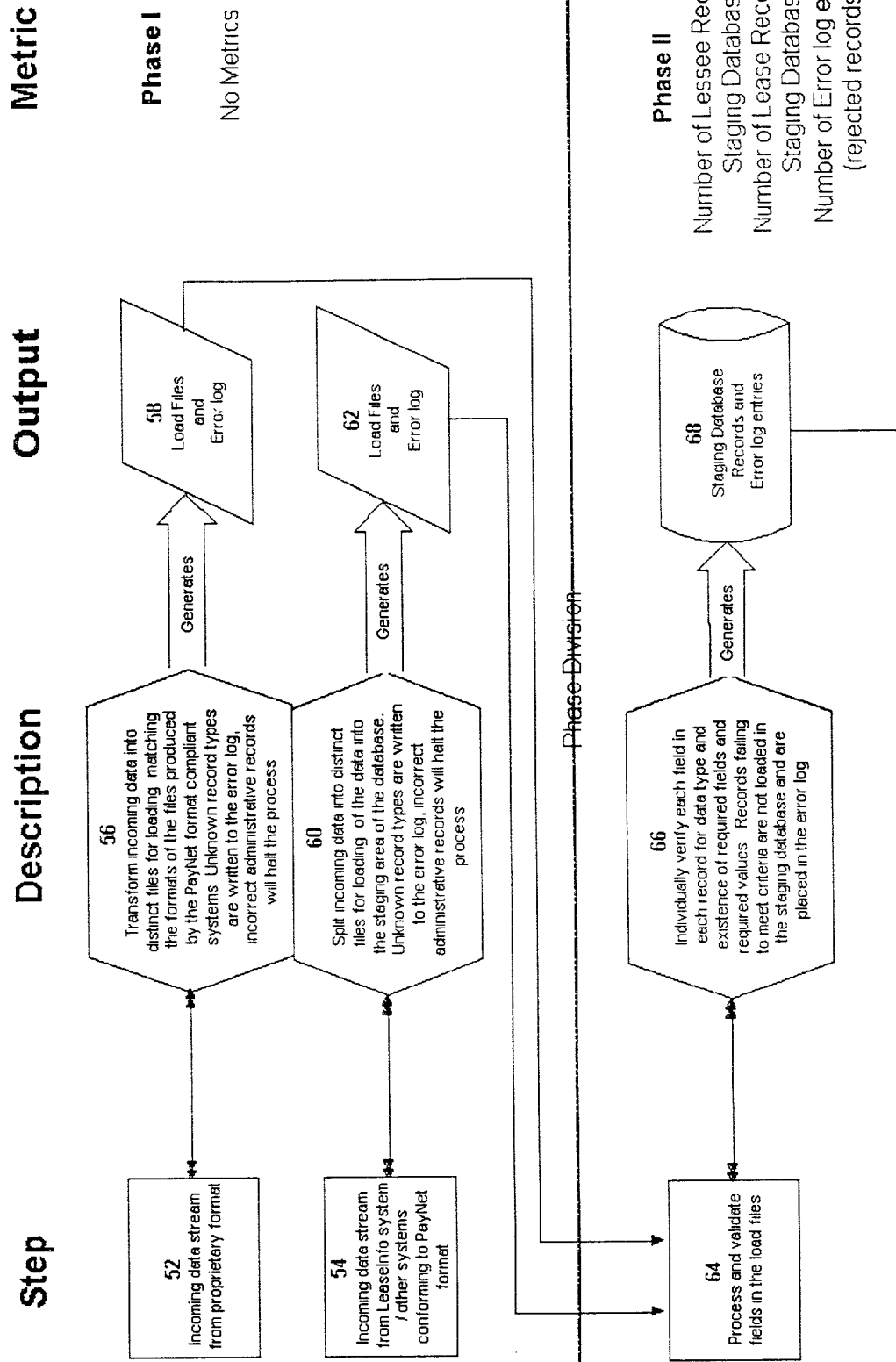


Figure 4

Data Flow Process

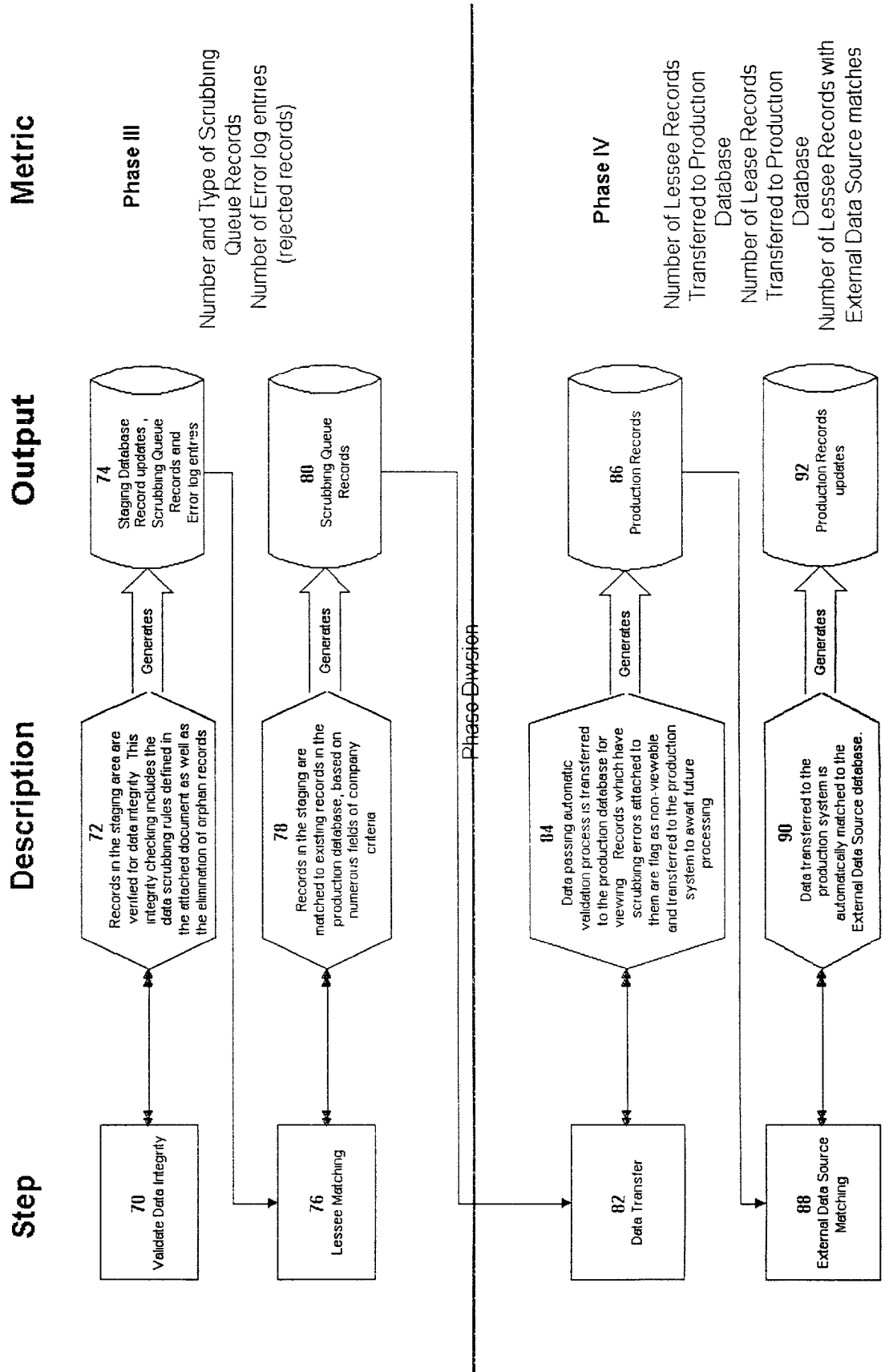


Figure 5

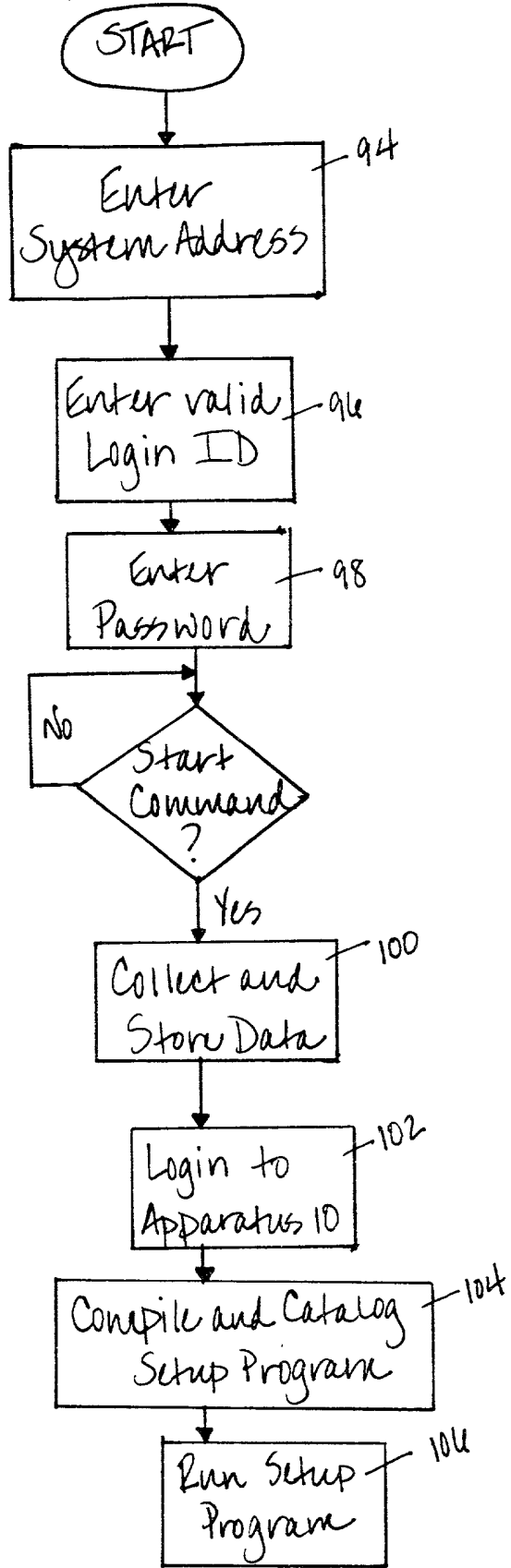


FIG. 6

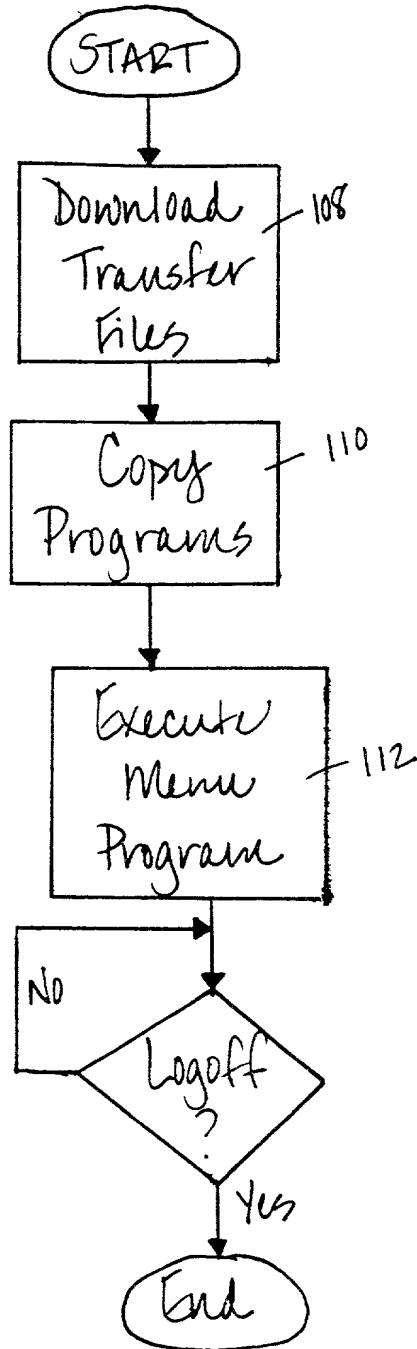


FIG. 7

00/00/01
00:00:00

KW.PAYNET.MENU

1. CONTROL MAINTENANCE
2. LEASE TRANSFER
3. LEASE RE-TRANSFER
4. LEASE TRANSFER STATUS INQUIRY
5. REMOVE PRIOR TRANSFER FILES
6. COPY TO ANOTHER ACCOUNT

FIG. 8

20000404 00000000000000000000000000000000

KW.PAYNET.MAINT **PayNet Transfer Control Maintenance** **00/00/01**
00:00:00

Control ID (PAYNET)

1. Member Identifier	: 99999999	Last Transfer Date	: 00-00-01
2. Portfolio Identifier	: 99999999	Start Time	: 00:00:00
3. Member Load Password	: test_pwd	End Time	: 00:00:00
4. Log E-mail Address	:		
5. Transfer Type (B, E, H)	: H		
6. Destination E-mail Address	: <u>log@kworksonline.com</u>		
7. Internet Transfer Name/IP Address	: 64.59.6.78		
8. Internet Transfer Login ID	: httpslogin		
9. Internet Transfer Login Password	: httpspasswd		
10. Test Mode (Y/N)	: N		
11. Maintain History (Y/N)	: N		
Transfer Run Default			
(S)leep, (I)mmediate	: I		
13. Sleep Until hh:mm:ss	: 23:00:00		
14. Compress Transfer File	: Y		
15. Prompts in Transfer Pgm	: Y		

Enter: (#; S=Save; E=End)

FIG. 9

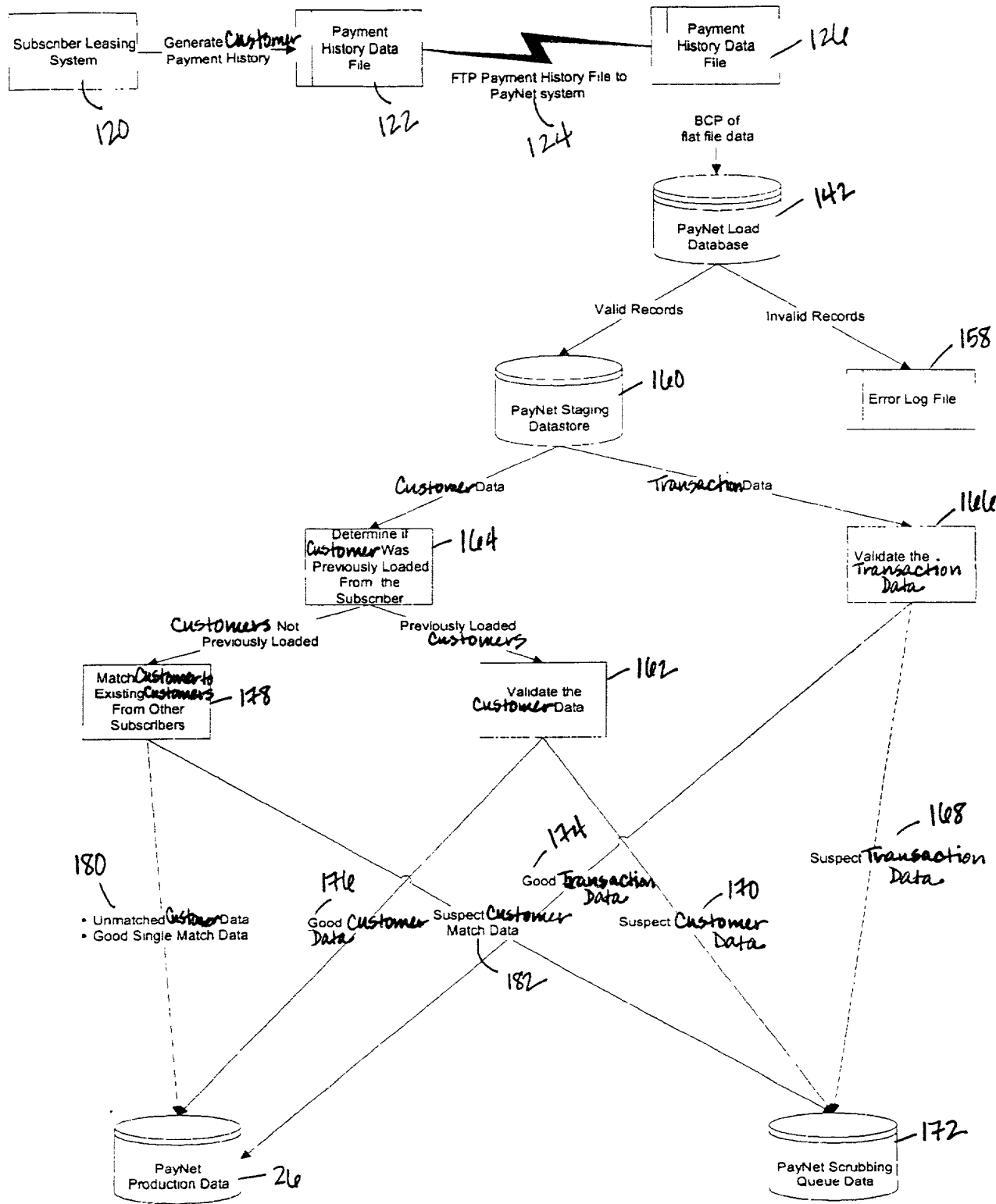


FIG. 10

FIG. 11

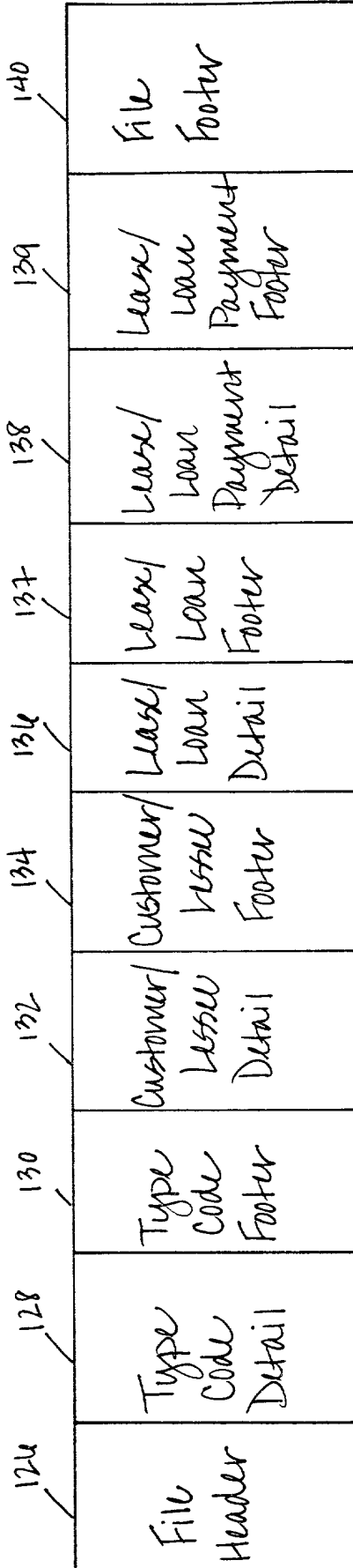


FIG. 11

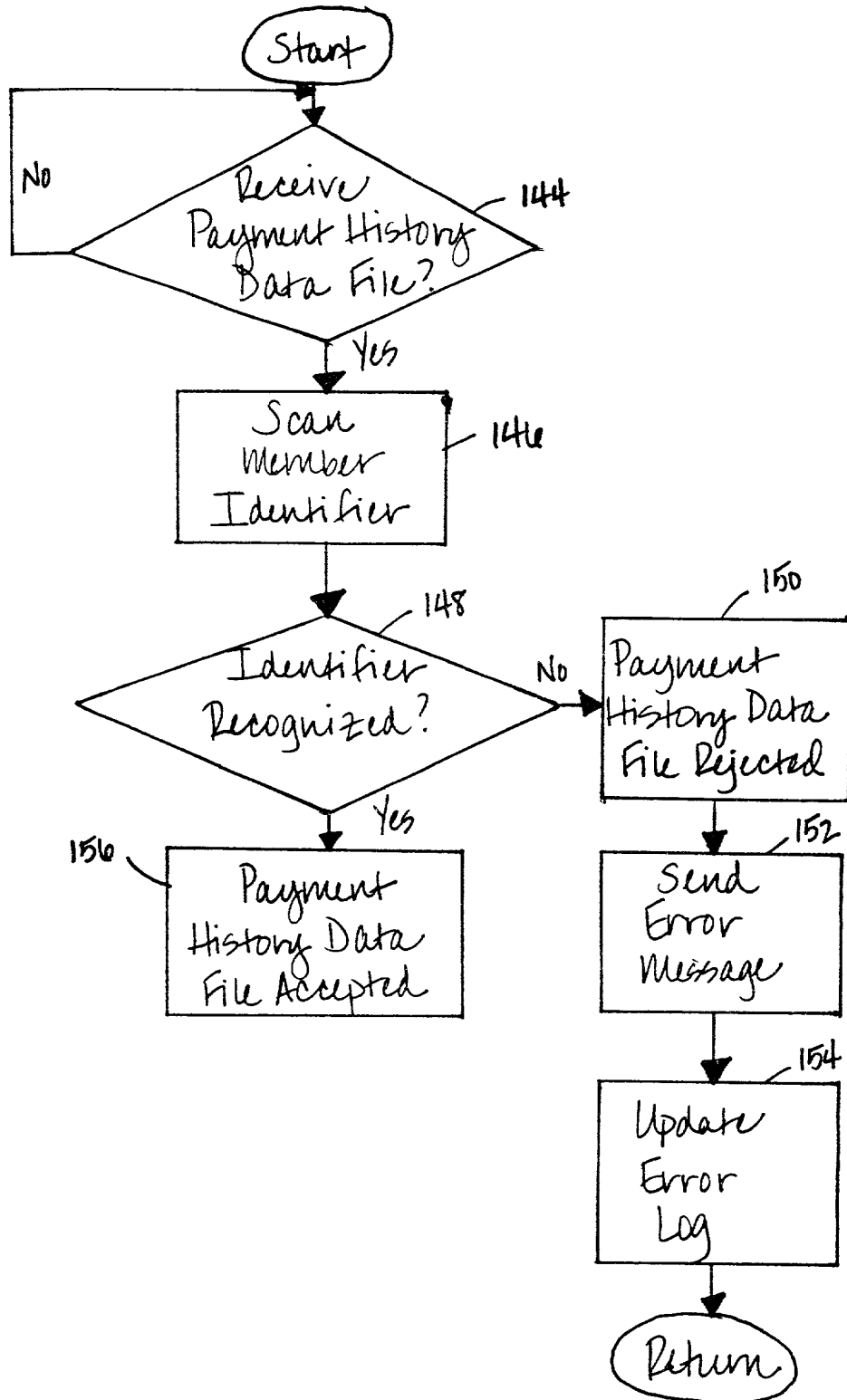


FIG. 12

2025 RELEASE UNDER E.O. 14176

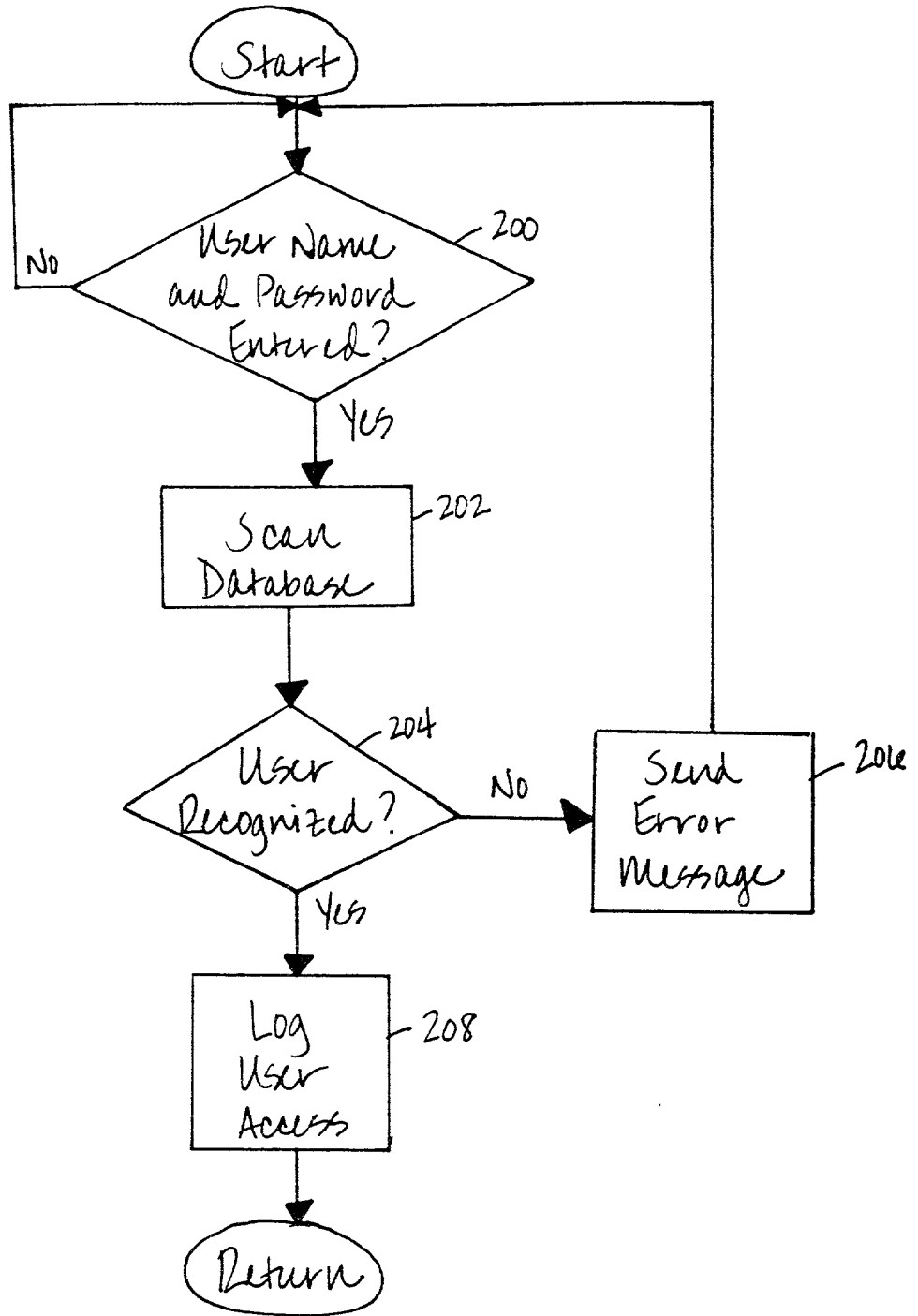


FIG. 13

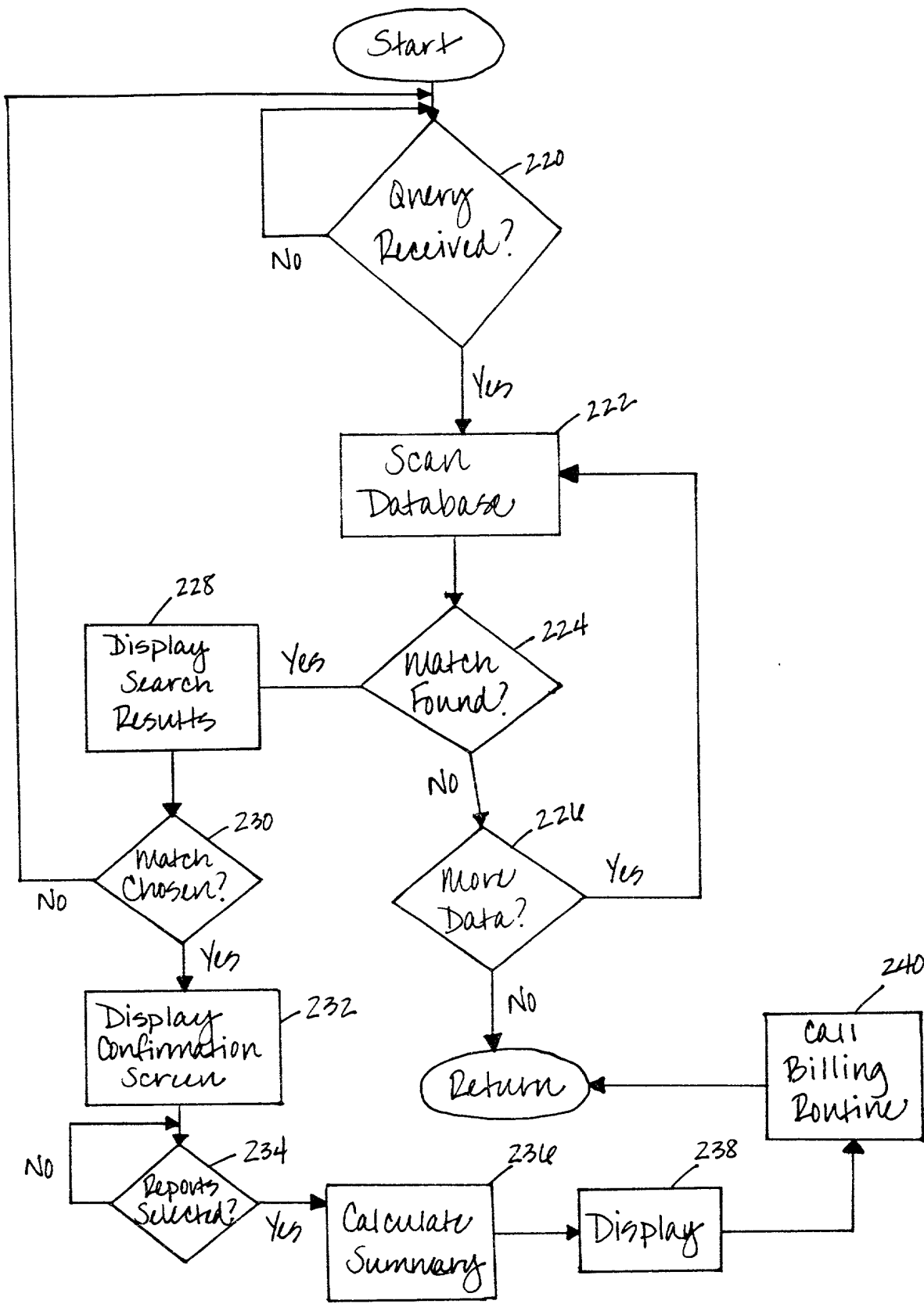
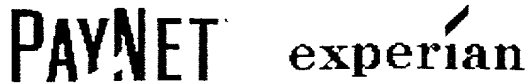


FIG. 14

FIG. 14



Report Details	
Report ID	Generation Date and Time
632	9/17/2001 11 47 23 AM

COMPREHENSIVE BUSINESS REPORT

Business Background Information		Corporate Registration	
PayNet ID	2555882	Reporting State	MS
Company Name	JONES CONSTRUCTION	Incorporation Date	1992
Tax ID	041215610	Business Type	INCORPORATED
Address	1525 W 180TH ST MIDDLEBORO, MA 02349	Status	GOOD-STANDING
Telephone	(555)555-5234	Agent	BOB SMITH 1510 N WINCHESTER VICKSBURG, MS 39180
Fax	(555)555-0223		
Years in Business	10	SIC Codes	
Sales	\$12,000,000	Number	Description
# of Employees	45	1022	CONSTRUCTION EQUIPMENT

PAYNET Lease & Loan Inquiries					
AUG	JUL	JUN	MAY	APR	MAR
1			3		

Management	
Name	Title
BRAD JONES	PRESIDENT

PAYNET Lease & Loan Payment Summary									
PAYNET Index	# Open Contracts	# Closed Contracts	Gross Original Receivable	Gross Outstanding Balance	Outstanding Monthly Payments	Outstanding Past Due Amount	Past Due Occurrences		
							31-60	61-90	91+
100	7	1	\$92,131	\$55,516	\$1,350	\$0	0	0	0

PAYNET Lease & Loan Payment Detail - Open Contracts													
Equip	Guar	Start Date (m/y)	Term (mo)	Payment Amount	Pymt Freq	As of (m/y)	Original Receivable	Outstanding Balance	Currently Past Due \$			Losses	
									31-60	61-90	91+		
Member Company 1													
1	UNKN	YES	3/01	60	\$700	MO	8/01	\$41,991	\$39,192	\$0	\$0	\$0	\$0
2	UNKN	YES	6/00	60	\$131	MO	8/01	\$7,840	\$5,880	\$0	\$0	\$0	\$0
3	UNKN	YES	7/99	60	\$90	MO	8/01	\$5,400	\$3,150	\$0	\$0	\$0	\$0
4	UNKN	YES	2/99	60	\$90	MO	8/01	\$5,380	\$2,690	\$0	\$0	\$0	\$0
5	UNKN	YES	7/98	60	\$73	MO	8/01	\$4,379	\$1,533	\$0	\$0	\$0	\$0
6	UNKN	YES	1/98	60	\$134	MO	8/01	\$8,013	\$2,003	\$0	\$0	\$0	\$0

FIG. 15A

PAYNET Lease & Loan Payment Detail - Open Contracts (continued)

Equip	Guar	Start Date (m/y)	Term (mo)	Payment Amount	Pymt Freq	As of (m/y)	Original Receivable	Outstanding Balance	Currently Past Due \$			Losses	
									31-60	61-90	91+		
7	UNKN	YES	6/97	60	\$134	MO	8/01	\$8,013	\$1,068	\$0	\$0	\$0	\$0
Totals:								\$81,016	\$55,516	\$0	\$0	\$0	\$0

PAYNET Lease & Loan Payment Detail - Closed Contracts

Equip	Guar	Start Date (m/y)	Term (mo)	Payment Amount	Pymt Freq	Clsd (m/y)	Original Receivable	Outstanding Balance	Currently Past Due \$			Losses	
									31-60	61-90	91+		
Member Company 1													
1	UNKN	YES	8/98	60	\$185	MO	7/00	\$11,115	\$0	0	0	0	\$0
Totals:								\$11,115	\$0	0	0	0	\$0

PAYNET Lease & Loan Payment Detail - Trend Analysis - Open Contracts

Legend: A = On Time; B = 31-60 Days Late; C = 61-90 Days Late; D = 91+ Days Late; Blank = Not Available

2001						2000						1999											
S	A	J	J	M	A	M	F	J	D	N	O	S	A	J	J	M	A	M	F	J	D	N	O

Member Company 1

1	A	A																											
2	A	A																											
3	A	A																											
4	A	A																											
5	A	A																											
6	A	A																											
7	A	A																											

Experian Trade Payment Experiences

Business Category	Date Repd	Last Sale	Payment Terms	Recent High Credit	Balance	% Cur	Days Past Due				Comments	
							1-30	31-60	61-90	91+		
AIR TRANS	01-01	02-01	NET 15	\$21,900	\$16,500	79%	17%	4%				
AIR TRANS	01-01	01-01	NET 30	\$0	\$0							
CELLUL/PAG	02-01	02-01	NET 30	\$2,100	\$1,200	100%						CUST 14 YR
BLDG MATRL	01-01		VARIED	\$2,100	\$1,200	100%						PROMPT

FIG. 15B

Additional Experian Trade Payment Experiences

Business Category	Date Repd	Last Sale	Payment Terms	Recent High Credit	Balance	% Cur	Days Past Due				Comments
							1-30	31-60	61-90	91+	
AUTO LEASE	09-00		VARIED	\$28,300	\$15,700	100%					
CRED CARD	12-00	12-00	ROI	\$600	\$200	98%	2%				30 DYS SLO

Experian Trade Inquiries

AUG	JUL	JUN	MAY	APR	MAR
1			3		

Experian Trade Payment Totals

	Recent High Credit	Balance	% Cur	Days Past Due				DBT
				1-30	31-60	61-90	91+	
Continuously Reported (3):	\$24,000	\$17,700	84%	13%	3%			3
Newly Reported (1):	\$2,100	\$1,200	100%					0
Trade Line Totals (4):	\$28,620	\$18,900	84%	13%	3%			3

Experian Trade Payment Trends (based on continuously reported trade lines)

As of	Industry		Borrower's DBT	Balance	Days Past Due				
	% Current	DBT			% Current	1-30	31-60	61-90	91+
7-27-01	N/A	N/A	47	\$24,700	42%	13%	4%	1%	40%
07-01-01	66%	13	60	\$32,200	33%	10%	3%		54%
06-01-01	64%	13	68	\$27,800	27%	7%	4%		62%
05-01-01	60%	14	68	\$37,600	24%	6%	6%	11%	53%
04-01-01	63%	12	57	\$43,600	36%	5%	5%	9%	45%
03-01-01	62%	12	49	\$52,000	40%	10%	4%	8%	38%
02-01-01	61%	12	44	\$64,500	30%	19%	17%	6%	28%

Experian Trade Payment History - Quarterly Averages

Quarter	DBT	Balance	% Current	Days Past Due			
				1-30	31-60	61-90	91+
Q2 - 2001	54	\$24,800	35%	10%	6%	6%	43%
Q1 - 2001	49	\$53,400	35%	12%	10%	4%	30%
Q4 - 2000	40	\$53,500	38%	23%	5%	4%	30%
Q3 - 2000	40	\$50,500	37%	26%	4%		33%
Q2 - 2000	51	\$39,200	37%	15%	2%	1%	45%

FIG. 15C

Banking Relationships

Bank	COMMUNITY BANK & LOAN 3220 S. JACKSON, LEXINGTON, MS 39095 (555)920-5555		
Type of Institution	SAVINGS & LOAN	Relationship	PRIVATE LOAN
Rating	SATISFACTORY AS OF 08/01/2001	Date Open	09/20/1999
Balance	MID FIVE FIGURES	Balance Amount	\$50,000

Bank	FIRST NATIONAL BANK 1234 16TH STREET, SAN FRANCISCO, CA (415)555-1236		
Type of Institution	BANK	Relationship	BORROWER
Rating	NO COMMENT AS OF 08/01/2001	Date Open	08/20/1997
Balance	HIGH SIX FIGURES		

Bankruptcies

Document Number	Date Filed	Legal Type / Action	Filing Location	Owner	Liability	Assets	Exempt Amt
V03430592	01-10-01	CHAPTER 11	ST LOUIS COUNTY DIST CT	BRAD JONES	\$15,000	\$30,000	\$10,000
V79009879	01-31-01	CHAPTER 11	ST LOUIS COUNTY DIST CT	BRAD JONES	\$10,000	\$25,000	\$5,600

Tax Liens

Document Number	Liability	Reason / Description	Legal Action	Owner	Filing Location
T70202052	\$20,000	SALES-TAX	RELEASED	BRAD JONES	WAUSAU CTY ASSN
T70202052	\$2,500	SALES-TAX	LIEN	BRAD JONES	WAUSAU CTY ASSN

Judgments

Document Number	Date Filed	Award / Liability	Plaintiff	Legal Action	Owner	Filing Location
0000000099008421	09-24-99	\$500	CLIFFORD J RENKINS	FILED	BRAD JONES	COOK COUNTY DIST CT
0000000012561044	07-01-98	\$640	C & L JORDAN	SATISFIED	BRAD JONES	PRESCOTT JUS CT

FIG. 15D

UCC Profile

Date Range	Cautionary UCCs *	Total Filed	Released / Terminated	Continued	Amended / Assigned
JAN TO PRESENT	0	0	0	0	0
JULY TO DEC 2000	2	3	0	0	0
JAN TO JUN 2000	0	1	0	0	0
JULY TO DEC 1999	0	1	0	0	0
JAN TO JUN 1999	1	1	0	0	0
PRIOR TO JAN 1999	1	7	0	1	5
Totals:	4	13	0	1	0

* These are Cautionary UCC Filings with one or more of the following collateral accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable, proceeds

UCC-Filed:	11-29-00 0000634352, SEC OF STATE TEXAS
Secured Party:	U S BANCORP OLIVER ALLEN TECHNOLOGY LEASING CA LARKSPUR 949
Collateral:	EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

UCC-Filed:	10-10-00 20002956051, SEC OF STATE CALIFOR
Secured Party:	U.S. BANCORP OLIVER ALLEN TECHNOLOGY LEASING CA LARKSPUR 949
Collateral:	EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

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FIG. 15E

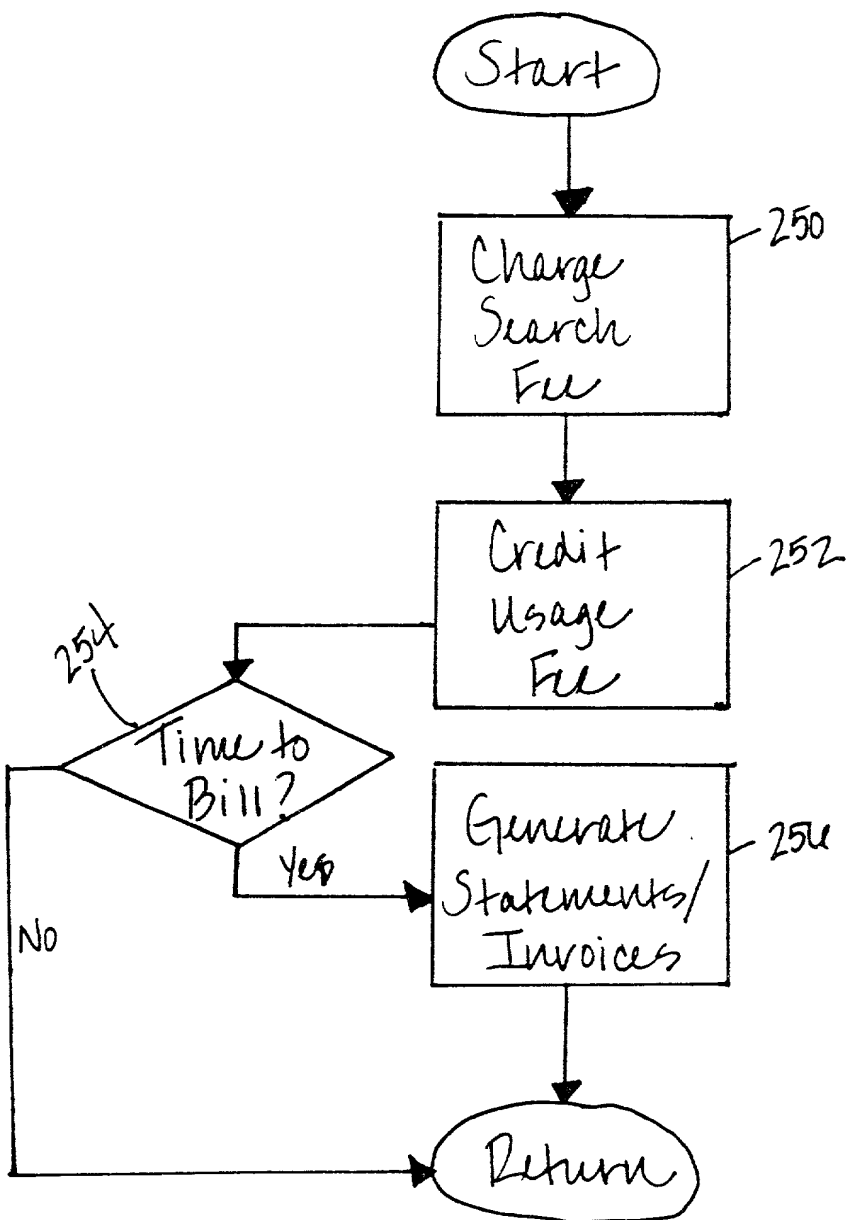


FIG. 16